October 2026

Balanced Portfolio

Is this right for you?

This portfolio would potentially be suitable for someone looking for the potential of long-term returns to beat inflation and provide some additional growth on top whilst being happy with moderate short-to-medium-term volatility in the returns. The investor would need to accept the potential for capital loss.

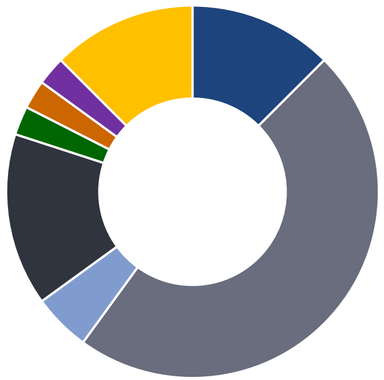
Investment Approach

The portfolio utilises a core-satellite approach investing 80-90% of the funds into low-cost passive funds with the remaining 10-20% in active investments for alternative positions.

Our approach to managing the passive element of the portfolio is to make asset allocation decisions dependent on the global economic outlook.

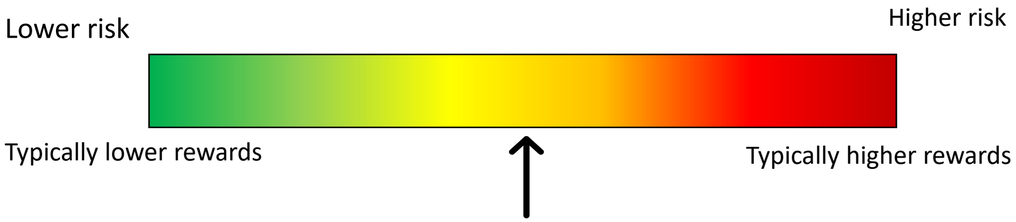
The Morningstar PIMFA benchmarks series consists of five composite indices designed to represent the weightings and show returns of selected multi-asset-class strategies, determined by the PIMFA Private Investor Indices Committee, the Morningstar PIMFA Balanced benchmark aims to represent an investment strategy of a client seeking a balanced approach between income and capital growth in their portfolio.

Asset Allocation



UK Equities	12.5%	Inflation-linked bonds	2.5%
International Equities	47.5%	Cash	2.5%
Government bonds	5.0%	Real Estate	2.5%
Corporate bonds	15.0%	Alternative	12.5%

Portfolio rating



The risk rating of a portfolio is determined on the asset types it invests in.

Equities are typically higher risk yet typically provide a higher return. While bonds are typically lower risk though providing a lower return over the long term.

Please note: all asset allocations and returns provided in this document are valid as of 31st October 2026.

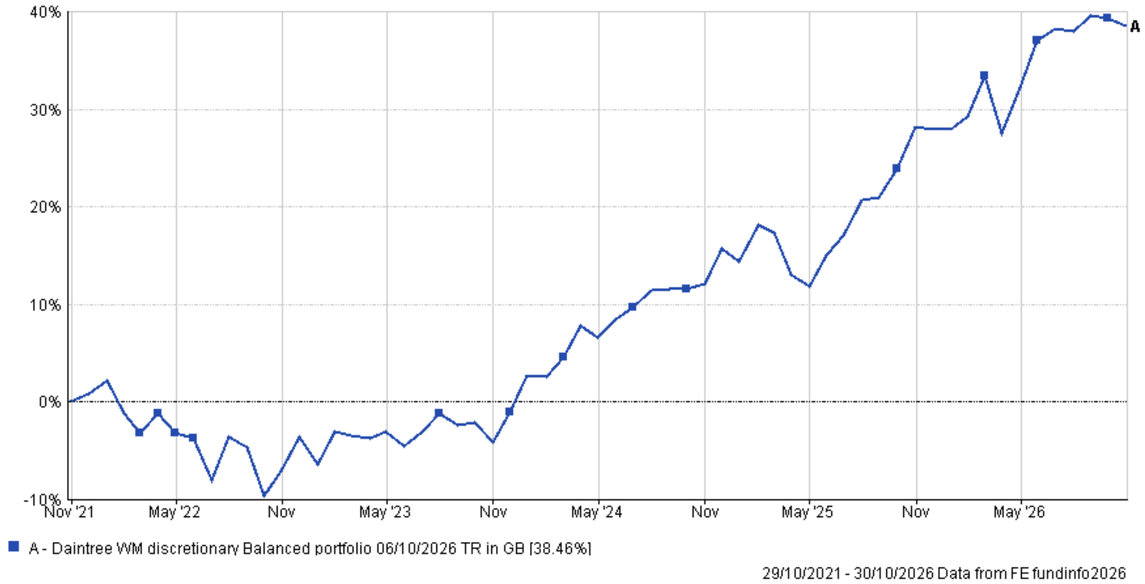
This fact sheet is only a guide to the portfolio described and the constituents and their weightings are subject to change at any time. Issued by Daintree Wealth Management which is a limited company registered in England and Wales under registered number 01862963 and is authorised and regulated by the Financial Conduct Authority. Registered office: Unit 3, Building 2 The Colony Wilmslow, Altrincham Road, Wilmslow, Cheshire, England, SK9 4LY. Trading Address: 1 Balloon Street, Manchester, M4 4BE.

October 2026

Balanced Portfolio

Daintree WEALTH MANAGEMENT

5 Year cumulative performance



Discrete performance

Time period	Portfolio Total returns
31/10/2025 – 31/10/2026	+8.03%
31/10/2024 – 31/10/2025	+14.38%
31/10/2023 – 31/10/2024	+16.83%
31/10/2022 – 31/10/2023	+3.22%
31/10/2021 – 31/10/2022	-7.08%

The returns in the above graph and table are simulated historical returns based on the asset allocation and weighting of the Daintree Wealth Management Core Balanced portfolio against the ARC Sterling Steady Growth PCI Benchmark from 31st October 2021 to 31st October 2026.

The above table provides discrete yearly performance in one-year blocks from the 31st October 2021.

As they are based on benchmark returns, they are therefore exclusive of charges.

This data is valid as of the 31st October 2026.

Risk warnings: Past performance is not a guide to future performance. The value of investments any income is not guaranteed and can go down as well as up and may be affected by exchange rate fluctuations. This means that an investor may not get back the amount invested.

October 2026

Balanced Portfolio

Daintree WEALTH MANAGEMENT

Asset Class	Security name	Weight (%)
International equities	Vanguard developed world (ex-UK) ETF	19.50%
International equities	SPDR® MSCI ACWI IMI UCITS ETF	19.50%
International equities	Xtrackers S&P 500 UCITS ETF 4C	3.00%
International equities	Vanguard LifeStrategy® 100% Equity Fund	5.50%
UK equities	Vanguard FTSE U.K. Equity Income Index Fund	12.50%
Government bonds	Royal London Short Duration Gilts Fund	1.25%
Government bonds	Vanguard UK Gilt UCITS ETF Accumulating	3.75%
Corporate bonds	iShares Corporate Bond Index Fund (UK)	8.75%
Corporate bonds	M&G Short Dated Corporate Bond Fund	8.75%
Property	iShares MSCI Target UK Real Estate ETF	2.50%
Alternatives	Dimensional Global Short Dated Bond	6.25%
Alternatives	iShares MSCI World Multifactor ETF	6.25%
Cash	Cash	2.50%
Total		100.00%

The above table represents the target weight of our balanced portfolio as of 31st October 2026, the actual weight may vary between portfolios based on the actual performance of the holdings.

Daintree
WEALTH MANAGEMENT

Costs and charges

In alignment with our values, we believe in being transparent and honest.

Fee type	Percentage amount (per annum)
Investment Management fee*	0.42%*
Underlying funds fee**	0.16%**

*These fees are in addition to our financial planning fee of 0.75%
** Subject to variation depending on investment performance & allocation.

These figures are valid as of the 31st October 2026.